

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Stephanie Yvonne Brown**  
Debtor(s)

Bankruptcy Case No.: 17-24855-TPA  
Per October 18, 2018 proceeding  
Chapter: 13  
Docket No.: 84 - 23  
Concil. Conf.: October 18, 2018 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 15, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 18, 2018 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PA Rev (Claim No. 1) .
- ☒ H. Additional Terms: A fee application is due if any fee, including retainer, exceeds \$4,000 including any fees paid to prior counsel.

Deutsche Bank (Claim No. 2) is payable per 10/11/18 loan modification order.

The secured claim of Global Lending (Claim No. 4) shall govern as to claim amount, to be paid at the modified plan terms.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

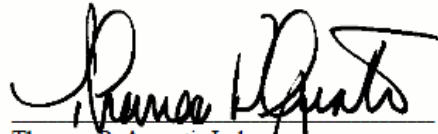
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: October 24, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Stephanie Yvonne Brown  
 Debtor

Case No. 17-24855-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lmar  
 Form ID: 149

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 Total Noticed: 34

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db +Stephanie Yvonne Brown, 3208 Grover Street, McKeesport, PA 15132-5455  
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, CO 80129-2386  
 14738542 American Education Services, P.O.Box 2461, Harrisburg, PA 17105-2461  
 14738543 +City of McKeesport, 500 Fifth Avenue, McKeesport, PA 15132-2527  
 14738544 +Deutsch Bank, 7105 Corporate Drive, Plano, TX 75024-4100  
 14886561 +Deutsche Bank National Trust Co. Trustee, c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14745068 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14919786 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 14738546 ++GLOBAL LENDING SERVICES LLC, C O RESURGENT CAPITAL SERVICES, 55 BEATTIE PLACE, STE 110,  
 GREENVILLE SC 29601-5115  
 (address filed with court: Global Lending Services, PO BOX 935538, Atlanta, GA 31193-5538)  
 14753115 +Global Lending Services LLC, 1200 Brookfield Blvd Ste 300,  
 Greenville, South Carolina 29607-6583  
 14738547 Great Lakes, PO Box 7860, Madison, WI 53707-7860  
 14817924 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 14738550 #PA Department of Revenue, PO Box 281101, Harrisburg, PA 17128-1101  
 14757629 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14738553 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14770288 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982  
 14738552 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 14765607 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14738556 SPS Select Portfolio Servicing, PO Box 65640, Salt Lake City, UT 84165  
 14738554 +Safeco Insurance, 27201 Bella Vista Pkwy, Suite 130, Warrenville, IL 60555-1619  
 14738555 +Shapiro and Denardo LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 14738557 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile, POBox 742596, Cincinnati, OH 45274-2596)  
 14776391 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14780821 US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14738545 +E-mail/Text: kburkley@bernsteinlaw.com Oct 25 2018 02:42:32 Duquesne Light,  
 Legal Department, 411 Seventh Avenue (16-1), Pittsburgh, PA 15219-1942  
 14778653 +E-mail/Text: kburkley@bernsteinlaw.com Oct 25 2018 02:42:32 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14738548 E-mail/Text: cio.bncmail@irs.gov Oct 25 2018 02:41:08 IRS, 228 Walnut St.,  
 Harrisburg, PA 17101  
 14738549 +E-mail/Text: jmikulla@mck-macm.org Oct 25 2018 02:42:19 Municipal Authority of McKeesport,  
 2800 Walnut Street, McKeesport, PA 15132-7133  
 14738551 +E-mail/Text: blegal@phfa.org Oct 25 2018 02:41:56 PA Housing Finance Agency-HEMAP,  
 211 N. Front Street, Harrisburg, PA 17101-1406  
 14826101 E-mail/Text: blegal@phfa.org Oct 25 2018 02:41:56 PHFA/HEMAP, 211 NORTH FRONT ST,  
 PO BOX 8029, HARRISBURG, PA 17105  
 14746029 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 25 2018 02:37:28  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14739463 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 25 2018 02:37:50  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14745014 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:41:45  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946  
 14738558 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 25 2018 02:42:24 UPMC Health Plan,  
 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-6609

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, as Trustee f  
 cr Duquesne Light Company  
 cr Global Lending Services LLC  
 cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14919787\* ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 14738541 ##+Aaron Sales & Lease Ownerships, 309 E Paces Ferry, Atlanta, GA 30305-2367

TOTALS: 3, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lmar  
Form ID: 149

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Oct 24, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Brian C. Thompson on behalf of Plaintiff Stephanie Yvonne Brown bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/mgillespie@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com  
Brian C. Thompson on behalf of Debtor Stephanie Yvonne Brown bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/mgillespie@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com  
James Warmbrodt on behalf of Creditor Global Lending Services LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2 bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, DMcKay@bernsteinlaw.com  
Lisa Cancanon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2 lisac@w-legal.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 9